

Information to identify the case:

Debtor 1	<u>Philip Scher</u>	Social Security number or ITIN	xxx-xx-5658
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Carole D Scher</u>	Social Security number or ITIN	xxx-xx-7611
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-35536-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Philip Scher

Carole D Scher

3/29/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Philip Scher
 Carole D Scher
 Debtors

Case No. 17-35536-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Mar 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2018.

db/jdb +Philip Scher, Carole D Scher, 903 Champlain Drive, Voorhees, NJ 08043-2858
 517240519 +Chase Mortgage, 3415 Vision Dr, Columbus, OH 43219-6009
 517240520 +Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040,
 Saint Louis, MO 63179-0040
 517240521 +Comegno Law Group PC, 521 Pleasant Valley Avenue, Moorestown, NJ 08057-3209
 517240524 +EZ Pass, PO Box 4973, Trenton, NJ 08650-4973
 517240522 +Equifax Credit Information Services, Inc, PO Box 740241, Atlanta, GA 30374-0241
 517240523 Experian, 29 BROADWAY FL 6, New York, NY 10006-3101
 517240525 +First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290,
 Omaha, NE 68102-1593
 517240526 +Lakes of Alluvium Condominium Assn Inc., 721 Dresher Rd, Ste 1400, Horsham, PA 19044-2220
 517240533 +Trans Union Consumer Solutions, PO Box 2000, Chester, PA 19016-2000
 517240534 +Voorhees Township Tax Collector, 2400 Voorhees Town Center, Voorhees, NJ 08043-1944

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Mar 30 2018 02:40:53 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 30 2018 02:40:49 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517240517 +EDI: BANKAMER.COM Mar 30 2018 06:24:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
 Greensboro, NC 27420-6012
 517240518 +EDI: CHASE.COM Mar 30 2018 06:23:00 Chase Card, Attn: Correspondence Dept, Po Box 15298,
 Wilmington, DE 19850-5298
 517240527 +E-mail/Text: bankruptcy@prosper.com Mar 30 2018 02:41:30 Prosper Marketplace Inc,
 Po Box 396081, San Francisco, CA 94139-6081
 517244985 +EDI: RMSC.COM Mar 30 2018 06:24:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517240528 +EDI: RMSC.COM Mar 30 2018 06:24:00 Synchrony Bank/Care Credit, Attn: Bankruptcy,
 Po Box 965033, Orlando, FL 32896-5033
 517240529 EDI: TDBANKNORTH.COM Mar 30 2018 06:24:00 TD Banknorth, Attn: Bankruptcy, Po Box 1190,
 Lewiston, ME 04243
 517240531 EDI: TFSR.COM Mar 30 2018 06:23:00 Toyota Motor Credit Co, Po Box 8026,
 Cedar Rapids, IA 52408
 517240530 +EDI: TFSR.COM Mar 30 2018 06:23:00 Toyota Financial Services., PO Box 4102,
 Carol Stream, IL 60197-4102
 517240532 +EDI: TFSR.COM Mar 30 2018 06:23:00 Toyota Motor Credit Co, PO Box 4102,
 Carol Stream, IL 60197-4102

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2018 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
 Denise E. Carlson on behalf of Creditor Toyota Motor Credit Corporation
 dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
 Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
 rsolarz@kmlawgroup.com

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 22

Date Rcvd: Mar 29, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Steven R. Neuner on behalf of Debtor Philip Scher sneuneresq@comcast.net,
ETomlinson@nv-njlaw.com
Steven R. Neuner on behalf of Joint Debtor Carole D Scher sneuneresq@comcast.net,
ETomlinson@nv-njlaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6